Geographic Codes for HMDA/CRA Editing and Verification

The 1998 file consists of 64,642 observations of four items each:

>MSA code
>State code
>County code
>Tract number/BNA

covering the 50 states, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, Palau, and the Virgin Islands.

- The MSA code will equal 9999 if the state/county/tract-BNA falls outside of a Metropolitan Statistical Area.

- Small counties are tracted or untracted counties with no more than 30,000 population. Untracted counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. The Tract-BNA number for a county level will equal 999999 if the state/county is classified as small or untracted. The individual Tract-BNAs are also represented in this file for small or untracted counties.   All areas in the United States, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, Palau, and the Virgin Islands are assigned a Census Tract or BNA number.

- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differs slightly. (The edits may be obtained by calling the HMDA Assistance line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at hmdahelp@frb.gov and crahelp@frb.gov or Internet at www.ffiec.gov/hmda and www.ffiec.gov/cra.)

Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and no MSA, the state/county/tract-BNA combination on this file will appear for each MSA and Non-MSA area. The Split Tract Flag field (position 22) will have an "s" for split tracts.

For HMDA purposes, if a county is partially untracted, the entire county is considered untracted.

For HMDA purposes, it is *acceptable* for a HMDA reporter to code census tracts or BNAs in small or untracted counties as "NA" on the HMDA-LAR form.

For CRA purposes, 1998 is the first year that a CRA reporter may code census tracts or BNAs as "NA" if no geocodable street address can be obtained from the borrower. This option is not expected to be used very often.

The Income Indicator field was added to indicate the income category for each census tract-BNA, effective with the 1997 file. In 1997, for HMDA purposes only, income indicators 1and 2 were combined to form the low or moderate category (<80% of the Median Family Income). For CRA, and for HMDA starting in 1998, the income categories are low, moderate, middle, and upper.

The following U.S. Territories were added with the 1998 file: American Samoa, Guam, Northern Mariana Island, Palau, and the Virgin Islands. These territories are not valid for HMDA purposes (use for CRA reporting only) and the income indicator has been set to zero, since demographic data are not available.

March 20, 1998

System Title and Acronym:	HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act
Medium:	Three and one-half inch, double-sided, high density micro-computer diskette
Descriptive File Name:	1998 Census Data representing valid MSA/State/County/Tract-BNA combinations.
Format:	ASCII text file with line ends

	Bytes				
Element Label	**Starting**	**Ending**	**Length**	**Type***	**Comments, Values, Keys, Etc.**
1. Metropolitan Statistical Area (MSA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MSA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
4. Census Tract	10	15	6	N	999999 = State/County is classified as small or untracted
5. Income Indicator	16	16	1	N[1]	Identifies low, moderate, middle, and upper income areas

---

[1]Codes:
```
0 - if tract-BNA income = 0
1 - if tract-BNA income < 50% of Median Family Income (MFI)
2 - if tract-BNA income > 50% and < 80% of MFI
3 - if tract-BNA income > 80% and < 120% of MFI
4 - if tract-BNA income > 120%
```

Record Information

1998	In MSA	MSA = 9999	TOTAL
TRACTS	47,164	3,612	50,776
BNAs	454	11,107	11,561
Tracts and BNAs	47,618	14,719	62,337
Small/Untracted Counties	158	2,147	2,305
Total Records on File	47,776	16,866	64,642
Total Counties (including split counties)	934	2,371	3,305